THE OBAMA PLAN
STABILITY & SECURITY
for
ALL AMERICANS

> "It will provide more security and stability to those who have health insurance. It will provide insurance to those who don't. And it will lower the cost of health care for our families, our businesses, and our government."

IF YOU HAVE HEALTH INSURANCE
More Stability and Security

- Ends discrimination against people with pre-existing conditions.
- Prevents insurance companies from dropping coverage when people are sick and need it most.
- Caps out-of pocket expenses so people don't go broke when they get sick.
- Eliminates extra charges for preventive care like mammograms, flu shots and diabetes tests to improve health and save money.
- Protects Medicare for seniors and eliminates the "donut-hole" gap in coverage for prescription drugs.

IF YOU DON'T HAVE INSURANCE
Quality, Affordable Choices for All Americans

- Creates a new insurance marketplace – the Exchange – that allows people without insurance and small businesses to compare plans and buy insurance at competitive prices.
- Provides new tax credits to help people buy insurance and to help small businesses cover their employees.
- Offers a public health insurance option to provide the uninsured who can't find affordable coverage with a real choice.
- Offers new, low-cost coverage through a national "high risk" pool to protect people with preexisting conditions from financial ruin until the new Exchange is created.

FOR ALL AMERICANS
Reins In the Cost of Health Care for Our Families, Our Businesses, and Our Government

- Won't add a dime to the deficit and is paid for upfront.
- Creates an independent commission of doctors and medical experts to identify waste, fraud and abuse in the health care system.
- Orders immediate medical malpractice reform projects that could help doctors focus on putting their patients first, not on practicing defensive medicine.
- Requires large employers to cover their employees and individuals who can afford it to buy insurance so everyone shares in the responsibility of reform.

For more information, visit
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